

Information to identify the case:

Debtor 1	Gregory F. Mencini	Social Security number or ITIN	xxx-xx-6947
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Sandy L. Mencini	Social Security number or ITIN	xxx-xx-6100
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-24112-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gregory F. Mencini

Sandy L. Mencini

1/29/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Gregory F. Mencini
 Sandy L. Mencini
 Debtors

Case No. 16-24112-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: 318

Page 1 of 3
 Total Noticed: 73

Date Rcvd: Jan 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2018.

db/jdb
 r
 cr
 cr

+Gregory F. Mencini, Sandy L. Mencini, 801 Dove Ct, Pittsburgh, PA 15237-0901
 +Caldwell Banker, Real Estate Services, 9600 Perry Highway, Pittsburgh, PA 15237-5552
 +Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

14316788 +ACS Engineering, PO Box 955, Saxonburg, PA 16056-0955
 14316789 +Allied Wire & Cable, PO Box 26157, Collegeville, PA 19426-0157
 14316791 Amercable Incorporated, PO Box 733135, Dallas, TX 75373-3135
 14316794 Appleton Group, PO Box 93720, Chicago, IL 60673-3720
 14316797 Bank of America Mastercard, Business Card, PO Box 15796, Wilmington, DE 19886-5796
 14316799 #+Chambers Packaging, 7325 Penn Ave., Pittsburgh, PA 15208-2578
 14316800 +Charlotte Wire & Cable, 630 Pittsb School Rd., Concord, NC 28027-2906
 14316801 Cintas Corp., LOC 013, PO Box 630910, Cincinnati, OH 45263-0910
 14316802 Citizens Bank, PO Box 42014, Providence, RI 02940-2014
 14316803 Citizens Bank Term Note, PO Box 42014, Providence, RI 02940-2014
 14316804 Citizens Bank Mastercard, PO Box 9665, Providence, RI 02940-9665
 14316805 +Craig Golen, 510 Ridge Court, Cranberry Twp, PA 16066-3364
 14316809 +Crescent Electric Supply Company, PO Box 500, East Dubuque, IL 61025-4418
 14316811 DRV, Inc., PO Box 536049, Pittsburgh, PA 15253-5902
 14358306 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657

14316810 Dex Media, Attn: JAccount Rec. Dept., PO Box 619009, DFW Airport, Dallas, TX 75261-9009
 14316812 Dunn & Bradstreet, PO Box 75542, Chicago, IL 60675-5542
 14316813 +Erin Golen, 510 Ridge Court, Cranberry Twp, PA 16066-3364
 14316814 +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
 14316866 +Fire Fighter, 791 Commonwealth Dr., Warrendale, PA 15086-7520
 14316867 Ford Fighter, Box 220564, Pittsburgh, PA 15257-2564
 14316868 Genworth Life Insurance Co., PO Box 791039, Baltimore, MD 21279-1039
 14316870 Houston Wire & Cable Company, PO Box 849033, Dallas, TX 75284-9033
 14316871 Hubbell Industrial Controls, 25414 Network Pl., Chicago, IL 60673-1254
 14316872 +IBOCO, 26 Northfield Ave., Edison, NJ 08837-3807
 14316873 Joslyn Clark, PO Box 91850, Chicago, IL 60693-1860
 14316874 +KNA Engineering Services, 349 Steeplechase Dr., Cranberry Twp, PA 16066-2243
 14316876 +MERCEDES BENZ FINANCIAL SERVICES, 13650 HERITAGE PARKWAY, FORT WORTH TX 76177-5323
 (address filed with court: Mercedes Benz Financial Services, PO Box 17496, Baltimore, MD 21297-1496)

14316875 Macy's, PO Box 9001094, Wilmington, DE 19886-5019
 14316877 Mersen USA, PO Box 72476444, Philadelphia, PA 19170-6444
 14316878 +Micron Industries, 1211 W. 22nd St., Suite 200, Oak Brook, IL 60523-3226
 14316879 Nationwide Employee Benefits, PO Box 982001, Boston, MA 02298-2001
 14316880 Nationwide Trust Company, PO Box 183046, Columbus, OH 43218-3046
 14316881 +Neopost, Inc., 901 North Stuart St., Suite 700, Arlington, VA 22203-4129
 14316882 +On Deck Capital, Inc., ATTN: Vickie Kepes, 901 North Stuart Street, Arlington, VA 22203-4129

14316884 +Power Up Lending Group, c/o Richmond Capital Group, LLC, 125 Maiden Lane, Suite 501, New York, NY 10038-4722

14316885 +Print King, 1688 Evans City Rd., Evans City, PA 16033-8756
 14316886 +Process Automation, PO Box 457, Hurst, TX 76053-0457
 14316887 Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577
 14316889 Scott Engineering, PO Box S, Greensburg, PA 15601-0899
 14316890 +Service Wire Co., PO Box 890153, Charlotte, NC 28289-0153
 14316891 Siemens Industry, Inc., PO Box 371-034, Pittsburgh, PA 15251-7034
 14316892 Stahlin, PO Box 677241, Dallas, TX 75267-7241
 14316896 TTI, Inc., PO Drawer 9911, Fort Worth, TX 76199-0111
 14316893 +Target Office Products, 209 Parkway View Dr., Pittsburgh, PA 15205-1404
 14316894 The Buchner Company, PO Box 768, Pittsburgh, PA 15230-0768
 14316895 +The Buncher Company, 1300 Penn Avenue, Pittsburgh, PA 15222-4211
 14316897 +Tudi Mechanical Systems, 343 MUNSON Ave., Mc Kees Rocks, PA 15136-2721
 14316898 Tyco Electronics, 24267 Network Place, Chicago, IL 60673-1246
 14316901 +US Drives, Inc., PO Box 281, Niagara Falls, NY 14304-0281
 14316900 United Parcel Service, PO Box 7247-0244, Philadelphia, PA 19170-0001
 14316902 W Interconnections, Inc., PO Box 7251230, Charlotte, NC 28275-1230
 14316903 +W.A. Gregory CPA, 60 Terrance Drive, Suite 201, Pittsburgh, PA 15205-4312
 14316904 Waldom Electronics, 24224 Network Place, Chicago, IL 60673-1242

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM Jan 30 2018 01:48:00 Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 30 2018 02:11:26 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 14316790 EDI: GMACFS.COM Jan 30 2018 01:48:00 Ally, PO Box 9001951, Louisville, KY 40290-1951

District/off: 0315-2

User: dkam
Form ID: 318

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Total Noticed: 73

Date Rcvd: Jan 29, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14347456 EDI: BECKLEE.COM Jan 30 2018 01:48:00 American Express Bank, FSB, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
14341578 EDI: BECKLEE.COM Jan 30 2018 01:48:00 American Express Centurion Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14316792 +EDI: AMEREXPR.COM Jan 30 2018 01:48:00 American Express Gold, PO Box 360001,
Fort Lauderdale, FL 33336-0001
14316793 +EDI: AMEREXPR.COM Jan 30 2018 01:48:00 American Express Green, PO Box 360001,
Fort Lauderdale, FL 33336-0001
14316795 +E-mail/Text: mwaters@aquafilterfresh.com Jan 30 2018 02:12:29 Aqua Filtewr Fresh,
One Commerce Drive, Pittsburgh, PA 15239-1780
14316796 EDI: BANKAMER.COM Jan 30 2018 01:48:00 Bank of America, PO Box 15019,
Wilmington, DE 19886-5019
14316798 EDI: CAPITALONE.COM Jan 30 2018 01:48:00 Capital One Bank, PO Box 71083,
Charlotte, NC 28272-1083
14337222 EDI: CAPITALONE.COM Jan 30 2018 01:48:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
14336439 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Jan 30 2018 02:11:51 KeyBank N.A.,
4910 Tiedeman Rd, Brooklyn, Oh 44144-2338
14325497 +EDI: PRA.COM Jan 30 2018 01:48:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
14316883 E-mail/Text: dearly@pittohio.com Jan 30 2018 02:11:51 Pitt Ohio Express, PO Box 643271,
Pittsburgh, PA 15264-3271
14316888 +E-mail/Text: ar@saginawcontrol.com Jan 30 2018 02:12:22 Saginaw Control & Engineering,
95 Midland Rd., Saginaw, MI 48638-5791

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr Quicken Loans Inc.
aty* +Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
aty* +Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14316806* +Craig Golen, 510 Ridge Court, Cranberry Twp, PA 16066-3364
14316807* +Craig Golen, 510 Ridge Court, Cranberry Twp, PA 16066-3364
14316808* +Craig Golen, 510 Ridge Court, Cranberry Twp, PA 16066-3364
14316815* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
14316816* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
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14316839* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
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14316841* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
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14316843* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
14316844* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
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14316846* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
14316847* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
14316848* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
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14316850* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
14316851* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
14316852* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
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14316857* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348

District/off: 0315-2

User: dkam
Form ID: 318

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Total Noticed: 73

Date Rcvd: Jan 29, 2018

***** BYPASSED RECIPIENTS (continued) *****
14316858* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
14316859* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
14316860* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
14316861* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
14316862* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
14316863* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
14316864* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
14316865* +FC Mencini and Associates, Inc., 2528 Lovi Road, Building 2-2A, Freedom, PA 15042-9348
14316899* Tyco Electronics, 24267 Network Place, Chicago, IL 60673-1246
14316869 ##Home Depot Credit Services, Dept 32-2015026861, PO Box 183175, Columbus, OH 43218-3175
TOTALS: 2, * 58, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 29, 2018 at the address(es) listed below:

Christopher M. Frye on behalf of Debtor Gregory F. Mencini chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Christopher M. Frye on behalf of Joint Debtor Sandy L. Mencini chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfbis.com
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Natalie Lutz Cardiello on behalf of Trustee Natalie Lutz Cardiello ncardiello@comcast.net,
ncardiello@ecf.epiqsystems.com
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 9